

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STEPHEN G. FURNIER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-25167 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/29/2017 and confirmed on 3/2/18 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		61,792.95
Less Refunds to Debtor	1,224.13	
TOTAL AMOUNT OF PLAN FUND		60,568.82

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	2,727.34	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,227.34

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 8251	0.00	36,049.49	0.00	36,049.49
	PNC BANK NA Acct: 6604	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 8251	14,313.04	14,313.04	0.00	14,313.04
	PNC BANK NA Acct: 6604	0.00	0.00	0.00	0.00
					50,362.53

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	STEPHEN G. FURNIER Acct:	0.00	0.00	0.00	0.00
	STEPHEN G. FURNIER Acct:	1,224.13	1,224.13	0.00	0.00
	STEIDL & STEINBERG Acct:	2,500.00	2,500.00	0.00	0.00
	DOMESTIC RELATIONS OBLIGATION Acct:	0.00	0.00	0.00	0.00
	CITY OF NEW KENSINGTON (EIT) Acct: 2516	111.00	111.00	0.00	111.00
					111.00

Unsecured					
	QUANTUM3 GROUP LLC AGNT-CREDIT C Acct: 4547	3,668.10	536.24	0.00	536.24
	MIDLAND FUNDING LLC Acct: 6090	1,295.79	189.43	0.00	189.43
	ALLY BANK(*) Acct: 6676	2,208.16	322.81	0.00	322.81
	CREDIT CORP INC++ Acct:	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE	628.56	91.89	0.00	91.89

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3254				
	ECMC(*)	16,625.52	2,430.48	0.00	2,430.48
	Acct: 2516				
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	398.81	58.30	0.00	58.30
	Acct: 8898				
	PNC BANK NA	4,905.93	717.20	0.00	717.20
	Acct: 3751				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 1500				
	TRANSWORLD SYSTEMS++	0.00	0.00	0.00	0.00
	Acct: 3652				
	UPMC HEALTH SERVICES	150.00	21.93	0.00	21.93
	Acct: 2516				
	UROLOGIC ASSOCIATES OF WESTERN P	0.00	0.00	0.00	0.00
	Acct: 0976				
	WELLS FARGO FINANCIAL NATIONAL BAN	951.96	139.17	0.00	139.17
	Acct: 1150				
	WEST PENN POWER*	0.00	0.00	0.00	0.00
	Acct: 3370				
	WEST PENN POWER*	978.45	143.04	0.00	143.04
	Acct: 0210				
	TD RETAIL CARD SERVICES	1,238.83	181.10	0.00	181.10
	Acct: 0213				
	VERIZON BY AMERICAN INFOSOURCE LP	56.31	8.23	0.00	8.23
	Acct: 3780				
	VERIZON BY AMERICAN INFOSOURCE LP	192.42	28.13	0.00	28.13
	Acct: 6513				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL JOSEPH SANTUCCI ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 4,867.95

TOTAL PAID TO CREDITORS

55,341.48

TOTAL CLAIMED

PRIORITY 111.00

SECURED 14,313.04

UNSECURED 33,298.84

Date: 03/28/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
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IN RE:

STEPHEN G. FURNIER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-25167 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Stephen G. Furnier  
Debtor

Case No. 17-25167-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 29, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db	+ Stephen G. Furnier, 627 Kimball Ave., New Kensington, PA 15068-5409
14764342	City of New Kensington, c/o Collection Service Center, Inc., New Kensington, PA 15068
14764344	+ Credit Corp Solutions, Inc, c/o Gregg Lawrence Morris, Esq, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14764347	LVNV Funding LLC, c/o Allied Interstate LLC, PO Box 1954, Southgate, MI 48195-0954
14764353	+ PNC Bank, c/o NES, 2479 Edison Blvd. , Unit A, Twinsburg, OH 44087-2476
14764351	Peoples Natural Gas Company, LLC, PO Box 747105, Pittsburgh, PA 15274-7105
14764361	+ Urologic Associates of Western PA, 200 Delafield Road, Suite 3060, Pittsburgh, PA 15215-3235
14764362	Wells Fargo Financial, 70000 Vista Drive, West Des Moines, IA 50266

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Mar 29 2023 23:54:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 29 2023 23:53:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14768514	Email/Text: ally@ebn.phinsolutions.com	Mar 29 2023 23:53:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14752002	Email/Text: ally@ebn.phinsolutions.com	Mar 29 2023 23:53:00	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14764340	Email/Text: ally@ebn.phinsolutions.com	Mar 29 2023 23:53:00	Ally Financial, P O Box 130424, Roseville, MN 55113-0004
14764341	+ Email/Text: bnc@alltran.com	Mar 29 2023 23:53:00	Ally Financial, c/o Alltran Financial LP, 5800 North Course Drive, Houston, TX 77072-1613
14764343	Email/Text: customercareus@creditcorpsolutionsinc.com	Mar 29 2023 23:53:00	Credit Corp Solutions, Inc, 63 East 11400 South #408, Sandy, UT 84070
14939731	Email/Text: ECMCBKNotices@ecmc.org	Mar 29 2023 23:54:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14764346	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 29 2023 23:52:27	LVNV Funding LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
14788361	Email/PDF: resurgentbknofications@resurgent.com	Mar 29 2023 23:52:24	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14764348	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2023 23:54:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14757188	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2023 23:54:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14764350	Email/Text: electronicbkydocs@nelnet.net	Mar 29 2023 23:54:00	Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505
14770562	+ Email/Text: Bankruptcy@nslp.org	Mar 29 2023 23:54:00	Nelnet on behalf of NSLP, PO Box 82507, Lincoln, NE 68501-2507
14752004	Email/Text: Bankruptcy.Notices@pnc.com	Mar 29 2023 23:53:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14764354	Email/Text: Bankruptcy.Notices@pnc.com	Mar 29 2023 23:53:00	PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
14764356	Email/Text: Bankruptcy.Notices@pnc.com	Mar 29 2023 23:53:00	PNC Bank NA, 2730 Liberty Avenue, Pittsburgh, PA 15222
14788675	Email/Text: Bankruptcy.Notices@pnc.com	Mar 29 2023 23:53:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14789212	Email/Text: Bankruptcy.Notices@pnc.com	Mar 29 2023 23:53:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14752003	^ MEBN	Mar 29 2023 23:48:44	PNC Bank, c/o KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14764355	^ MEBN	Mar 29 2023 23:48:46	PNC Bank NA, c/o KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14752546	+ Email/PDF: rmscedi@recoverycorp.com	Mar 29 2023 23:52:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14787570	+ Email/Text: ebnpeoples@grblaw.com	Mar 29 2023 23:53:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14787103	Email/Text: bnc-quantum@quantum3group.com	Mar 29 2023 23:54:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14764357	Email/Text: amieg@stcol.com	Mar 29 2023 23:53:00	State Collection Services Inc., 2509 S. Stoughton Road, Madison, WI 53716
14772237	+ Email/Text: tdebn@credbankserv.com	Mar 29 2023 23:53:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14764358	+ Email/Text: bankruptcydepartment@tsico.com	Mar 29 2023 23:54:00	Transworld Systems Inc., P. O. Box 15273, Wilmington, DE 19850-5273
14764359	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 29 2023 23:54:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14779174	^ MEBN	Mar 29 2023 23:48:13	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14764360	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 29 2023 23:54:00	UPMC Physician Services, 1650 Metropolitan Street, 3rd Floor, Pittsburgh, PA 15233-2212
14787124	Email/PDF: ebn_ais@aisinfo.com	Mar 29 2023 23:52:41	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14771257	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 29 2023 23:52:19	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14764363	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 29 2023 23:54:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 33

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
14764345		Jessica Spencer
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14764352	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14764364	*+	West Penn Power*, 5001 NASA Blvd, Fairmont, WV 26554-8248
14764349	##+	Midland Funding LLC, c/o Daniel Santucci, Esquire, PO Box 517, Essington, PA 19029-0517

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Stephen G. Furnier julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 5